

State: District of Columbia **First Filing Company:** Harford Mutual Insurance Co., ...
TOI/Sub-TOI: 05.2 CMP Liability Portion Only/05.2000 CMP Sub-TOI Combinations
Product Name: CMP Liability
Project Name/Number: EPLI Coverage Filing/111716-3 & 4

Filing at a Glance

Companies: Harford Mutual Insurance Co.
Firstline National Insurance Co.

Product Name: CMP Liability

State: District of Columbia

TOI: 05.2 CMP Liability Portion Only

Sub-TOI: 05.2000 CMP Sub-TOI Combinations

Filing Type: Rate/Rule

Date Submitted: 11/17/2016

SERFF Tr Num: HFMU-130805437

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 111716-3 & 4

Effective Date: 04/01/2017

Requested (New):

Effective Date: 04/01/2017

Requested (Renewal):

Author(s): Kristyn Gray

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia **First Filing Company:** Harford Mutual Insurance Co., ...
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General Information

Project Name: EPLI Coverage Filing Status of Filing in Domicile: Pending
Project Number: 111716-3 & 4 Domicile Status Comments: N/A
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 11/17/2016
State Status Changed: Deemer Date:
Created By: Kristyn Gray Submitted By: Cindy Blevins
Corresponding Filing Tracking Number: 111716-1 & 2

Filing Description:

We have updated our manual pages to include the broadening of our currently filed EPLI Coverage to include third party coverage. With your approval, these changes will be implemented with both new and renewal policies effective on or after 04/01/2017.

If you should have any questions or need additional information for this filing, please contact Cindy Blevins, Underwriting Manager, Compliance at 443-640-2251.

Company and Contact

Filing Contact Information

Cindy Blevins, Underwriting Manager, cindy_blevins@harfordmutual.com
Compliance
200 N. Main St. 443-640-2251 [Phone]
Bel Air, MD 21014 410-638-8507 [FAX]

Filing Company Information

Harford Mutual Insurance Co.	CoCode: 14141	State of Domicile: Maryland
200 N. Main St.	Group Code:	Company Type: Property &
Bel Air, MD 21014	Group Name:	Casualty
(443) 640-2251 ext. [Phone]	FEIN Number: 52-0424840	State ID Number: 08

Firstline National Insurance Co.	CoCode: 40100	State of Domicile: Maryland
200 N. Main St.	Group Code:	Company Type: Property &
Bel Air, MD 21014	Group Name:	Casualty
(443) 640-2251 ext. [Phone]	FEIN Number: 52-1590957	State ID Number: 08

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	First Filing Company:	Harford Mutual Insurance Co., ...
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Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	11/01/2016
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Harford Mutual Insurance Co.	%	0.005%	\$375	493	\$8,143,484	0.570%	0.000%
Firstline National Insurance Co.	%	0.050%	\$302	32	\$593,629	0.600%	0.320%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Exception Pages - Harford	Pages Dated 04/01/2017	Replacement	082916-9 & 10	DC GL HM 201704 (markup).pdf DC GL HM 201704 (final).pdf
2		Exception Pages - Firstline	Pages Dated 04/01/2017	Replacement	082916-9 & 10	DC GL FL 201704 (markup).pdf DC GL FL 201704 (final).pdf

Harford Mutual Insurance Company
COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY

EXCEPTION PAGE

LOSS COST MULTIPLIER

For each ISO Loss Cost, a multiplier of 1.90 applies.

EXCEPTION: Use 2.19 for classification 99777, Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating.

RULE B1. CLASS OF BUSINESS FACTORS

The following rating factor applies to Liability Coverage. It does not apply to additional coverages or optional coverages and forms. For ISO classes not shown on this list, a 1.00 Class Of Business Factor will apply.

<u>Class</u>	<u>Description</u> <u>Contractor</u>	<u>Factor</u>
98677	Roofing - residential over three stories and/or commercial	1.25
98678	Roofing - residential - three stories and under	1.25

Rule 8. POLICY WRITING MINIMUM PREMIUM

A. Prepaid Policies

1. \$500 regardless of term except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

B. Annual Premium Payment Plan Policies or Continuous Policies

1. \$500 except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

Rule 14. MINIMUM PREMIUMS

B. Determination

2. Minimum premiums apply as follows:

<u>Subline</u>	<u>Increased Limits</u> <u>Table Assignments</u>	<u>Minimum</u> <u>Premium</u>
Premises/Operations	1	\$ 75
	2	\$100
	3	\$150
Products/Completed Operations	A	\$ 75
	B	\$150
	C	\$200

E. Special Combined Minimum Premiums

1. The special combined basic limits minimum premium for the specified classifications is \$100.

Rule 15. DEDUCTIBLES

3. Per claim deductibles are added.

E. Deductible Amounts

7. Premises/Operations Deductible Discount Factors –Bodily Injury – Per Claim

Use Table 15.E.1 for Premises/Operations Deductible Discount Factors – Bodily Injury

8. **Premises/Operations Deductible Discount Factors – Property Damage – Per Claim**
Use Table 15.E.2 for Premises/Operations Deductible Discount Factors – Property Damage
9. **Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim**
Use Table 15.E.3 for Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage
10. **Products/Completed Operations Deductible Discount Factors – Bodily Injury – Per Claim**
Use Table 15.E.4 for Products/Completed Operations Deductible Discount Factors – Bodily Injury
11. **Products/Completed Operations Deductible Discount Factors – Property Damage – Per Claim**
Use Table 15.E.5 for Products/Completed Operations Deductible Discount Factors – Property Damage
12. **Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim**
Use Table 15.E.6 for Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage

Rule 16. ADDITIONAL INTERESTS**B. Additional Charge**

2. **CG2029** Additional Insured – Grantor Of Franchise. The premium for this coverage is a flat charge of \$35.
3. **CG2034** Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

**FOR MANUFACTURERS AND
CONTRACTOR-TYPE RISKS****FOR ALL OTHERS****Total Payroll****Flat Charge****Flat Charge**

up to 25,000

\$ 25

\$35

25,001 to 350,000

\$ 75

350,001 to 1,000,000

\$150

over 1,000,000

\$200

4. **CG2010** Additional Insured – Owners Lessees Or Contractors Scheduled Person Or Organization. The premium for this coverage is a flat charge of \$50.
5. **CG2011** Additional Insured – Managers Or Lessors Of Premises. The premium for this coverage is a flat charge of \$35.
6. **CG2015** Additional Insured – Vendors. The premium for this coverage is 1% of the gross receipts for the insured's products sold by the vendor subject to a minimum of \$35 and a maximum premium cap of \$250.
7. **CG2026** Additional Insured – Designated Person Or Organization. The premium for this coverage is a flat charge of \$35.
8. **CG2032** Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured. The premium for this coverage is a flat charge of \$100.
9. **CG2033** Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required in Construction Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
up to 25,000	\$ 25
25,001 to 50,000	\$ 50
50,001 to 150,000	\$ 75
150,001 to 300,000	\$100
300,001 to 500,000	\$125
500,001 to 700,000	\$150
700,001 to 1,000,000	\$200
over 1,000,000	\$250

- 10. CG2037 Additional Insured – Owners, Lessees Or Contractors – Completed Operations.**
The premium for this coverage Charge is based on the following table:

<u>Gross Receipts of Contractor</u>	<u>Flat Charge</u>
\$0 - 999,999	\$100
\$1,000,000 - 2,999,999	\$150
\$3,000,000 - 4,999,999	\$250
\$5,000,000 - 7,999,999	\$350
\$8,000,000 - 10,000,000	\$450
\$10,000,000 and over	\$500

- 11. CG2038 Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required in Written Construction Agreement.** The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
Up to \$150,000.....	\$150
\$150,001 to \$300,000.....	\$200
\$300,001 to \$500,000.....	\$260
\$500,001 to \$750,000.....	\$320
\$750,001 to \$1,000,000.....	\$380
\$1,000,001 to \$1,500,000.....	\$500
\$1,500,001 to \$2,000,000.....	\$600
\$2,000,001 to \$3,000,000.....	\$750
\$3,000,001 to \$5,000,000.....	\$1,000
Over \$5,000,000.....	\$1,250

Rule 23. COMPANY RATES OR ISO LOSS COSTS

D. Increased Limits

2. The following procedure shall be used in determining the additional charge for an increased medical payments limit:
 - a. Determine the appropriate basic limit classification rate for Premises/Operations.
 - b. Calculate the additional medical payments charge for each classification as the product of the number of units of exposure for the class, the basic limits Premises/Operations classification rate and the factor shown below.
3. Factors to increase medical payments are found in the following table:

<u>Limits</u>	<u>Factor</u>
\$10,000	.05
\$25,000	.15
\$50,000	.25

Damage To Premises Rented To You:

Use a factor of .08 per \$100 of increase over base limit.

Rule 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS**A. Additional Optional Endorsements** is amended to include:

No premium charge will be made for these endorsements unless specifically noted under Rule 36. C. Exclusion Endorsements.

C. Exclusion Endorsements

5. **CG2136** Exclusion – New Entities. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
6. **CG2137** Exclusion – Employees and Volunteer Workers As Insureds. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
7. **CG2138** Exclusion – Personal and Advertising Injury. The premium reduction to add this exclusion is 4% of the Premises Operations premium for Personal Injury and 1% of the Premises Operations premium for Advertising Injury.
8. **CG2139** Contractual Liability Limitation. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
9. **CG2142** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations) and **CG2143** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted). The premium reduction to add either of these exclusions is the percentage of the Premises Operations premium for the applicable class shown below:

<u>Classes with XCU exposures</u>	<u>Applicable Credit to Delete</u>	
	<u>XC</u>	<u>U</u>
91507 Clay or Shale Digging	15%	-----
91577 Conduit Construction for Cable or Wire	15%	10%
11201 Contractors Equipment rented w/operator	-----	15%
11205 Contractors Earth Moving Equipment rental	15%	15%
11207 Contractors Equipment NOC w/operator	-----	10%
92446 Electric Light or Power Line Construction	15%	10%
94007 Excavation	15%	15%
95310 Gas Mains or Connections Construction	15%	15%
95410 Grading of Land	10%	5%
97047 Landscape Gardening	10%	5%
98003 Mining – Surface	5%	-----
98423 Pipeline Construction - Gas	15%	10%
98424 Pipeline Construction – NOC	15%	10%
98325 Pipeline Construction – Oil	15%	10%
98326 Pipeline Construction – Slurry, Non Flammable	15%	10%
98482 Plumbing – Commercial or Industrial	-----	3%
98483 Plumbing – Residential and Domestic	-----	3%
98555 Quarries	5%	-----
98710 Sand or Gravel Digging	5%	-----
98805 Septic Tank Systems – Cleaning	-----	12%
98806 Septic Tank Systems – Install, Service, Repair	-----	12%
98820 Sewer Mains or Connections Construction	15%	10%
99163 Steam Mains or Connections Construction	15%	10%
99315 Street or Road Construction or Reconstruction	20%	5%
99321 Street or Road Paving, Re-paving, or Scraping	8%	4%
99507 Swimming Pools – Install, Service Repair	8%	8%
99613 Telephone, Telegraph, Cable TV Line Construction	15%	10%
99943 Water Companies	-----	3%
99946 Water Mains or Connections Construction	15%	10%
99969 Welding or Cutting	5%	-----

11. **CG2145** Exclusion – Damage To Premises Rented To You. The premium reduction to add this exclusion is 1% of the Premises Operations premium.

Rule 36 C. Exclusion Endorsements are amended to add the following:

Exclusion – Coverage C – Medical Payments

Attach form **CG2135** Exclusion – Coverage C - Medical Payments. The premium reduction to add this exclusion is 5% of the Premises Operations premium when the policy excludes medical payments for all classes.

Exclusion – Lead Contamination

Attach mandatory form **CGHG06** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal General Liability policies.

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG21** Asbestos Exclusion Endorsement to all new and renewal General Liability policies.

Tobacco Health Hazard Exclusion

Attach mandatory form **CGHG31** Tobacco Health Hazard Exclusion Endorsement to all new and renewal General Liability Policies.

E. Coverage Amendment Endorsements

9. **CG0437** Electronic Data Liability Endorsement. The premium for this coverage is the flat charge for the applicable limit shown below:

<u>Limit</u>	<u>Flat Charge</u>
\$ 5,000	\$ 25
\$ 10,000	\$ 50
\$ 25,000	\$125
\$ 50,000	\$225
\$100,000	\$450

F. Amendment Of Limits Endorsements

2. **CG2503** Designated Construction Project(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

3. **CG2504** Designated Location(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

Rule 43. EMPLOYEE BENEFITS LIABILITY COVERAGE is deleted and replaced with the following:

- A. Description:** Provides protection on an occurrence basis against damages due to claims caused by the negligent administration of employee benefits.
- B. Deductible:** \$1,000 per claim.
- C. Form:** **CGHG08** Employee Benefits Liability Coverage Part

D. Limits Available: \$500,000/\$500,000 and \$1,000,000/\$1,000,000

E. Rates and Minimum Premium:

Rates		
	\$500,000/\$500,000	\$1,000,000/\$1,000,000
Each Person	.25	.30
Minimum Premium		
Number of Employees	\$500,000/\$500,000 per claim/aggregate	\$1,000,000/\$1,000,000 per claim/aggregate
Up to 250	\$100	\$125
Over 250	\$125	\$150

Use Class Code 92100

Rule 45. LIQUOR LIABILITY COVERAGE

C. Company Rates

#58161 Restaurants & Hotels including package sales

Base Loss Cost Per Thousand (Alcohol Receipts): 5.80

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#59211 Grocery Stores (including Convenience Stores), Package Stores and other retail establishments selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Alcohol Receipts): 2.20

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#58165 Restaurants – Bring Your Own Alcohol only – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#58166 All Other Bring Your Own Alcohol Establishments – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#50911 Liquor Liability - Wholesalers and Distributors selling alcoholic beverages for consumption off premises

#50911 Liquor Liability - Manufacturers selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Receipts): .125

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$50 x Increased Limits Factor (Table C) x Loss Cost Multiplier

Rule 46. OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE

C. Company Rates And Minimum Premiums

<u>Classification Code</u>	<u>\$100,000 / \$200,000</u>
17982	.31

Rule 46. Owners And Contractors Protective Liability is amended to add the following:

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG22** Asbestos Exclusion Endorsement to all new and renewal Owners and Contractors Protective Liability policies.

Exclusion – Lead Contamination

Attach mandatory form **CGHG35** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal Owners and Contractors Protective Liability policies.

Rule 47. Pollution Liability Coverage**4.b. Limited Pollution Liability Extension Endorsement CG2415** is amended to include:

The premium Charge for a Limited Pollution Liability Extension Aggregate Limit is as follows:

<u>GL Premium</u>		<u>\$100,000 Limit</u>	<u>\$300,000 Limit</u>
		<u>Flat Charge</u>	<u>Flat Charge</u>
\$0 to	\$25,000.....	\$ 250	\$ 500
\$25,001 to	\$100,000.....	\$ 500	\$ 1,000
\$100,001 to	\$250,000.....	\$ 1,000	\$ 2,000
Over	\$250,000.....	\$ 1,250	\$ 2,500

The following endorsements may be attached to the General Liability Policy on either a mandatory or optional basis. Rates, Rules and Endorsements available are as follows:

Funeral Directors Or Morticians Professional Liability

A. Description: Provides professional liability for Morticians & Funeral Directors.

B. Form: **CGHG03** Funeral Directors Professional Liability

C. Limits and Premiums:

Coverage:	<u>Limits Of Liability</u>		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Use Class Code 72610

Directors & Officers Liability For Non-Profit Organizations

A. Description: This endorsement provides protection on a claims-made basis for sums the insured becomes legally obligated to pay as damages because of wrongful acts, errors, omissions or breaches of duty of the directors or officers occurring while they are acting within their capacity as such. Defense costs are included within the limits of insurance. Use Class Code 73145.

B. Eligibility: Non-profit organizations that do not compensate their directors or corporate officers for time and effort expended in fulfilling their duties as corporate officers or directors.

C. Forms: **CGHG09** Directors & Officers Liability For Non-Profit Organizations Coverage Form, **CGHG10** Supplemental Extended Reporting Period Endorsement Declarations, **CGHG12** Condominium Associations

D. Limits and Premiums:

Condominium or Homeowner Associations (Rating Basis: Per Unit)

<u># Units</u>	<u>Base Loss Cost</u>
0-15	\$5.00
16-30	\$3.00
31-40	\$2.00
41-50	\$1.75
51-above	\$1.60

A base annual limit of insurance of \$300,000 applies. This limit may be increased. Optional higher limits of \$500,000 and \$1,000,000 are available. For the applicable increased limits apply the factor below.

Policy Limit (000's)	Factor	Minimum Premium
\$ 300	1.000	\$150
\$ 500	1.513	\$200
\$ 1,000	2.441	\$250

Additional Charge for Commercial Occupancy in Condominiums:

<u>% Of Occupancy</u>	<u>Supplemental Charge (% of Premium Developed Above)</u>
1% - 5%	5.0%
6% - 10%	7.5%
11% - 20%	10.0%
over 20%	Refer to Company

Supplemental Extended Reporting Period Endorsement:

200% of the annual premium

Professional Counseling For Religious Institutions

- A. Description:** Provides coverage for dollar amounts that an insured religious institution or member of the clergy officially appointed or employed by that institution becomes legally obligated to pay as damages arising out of advice or guidance given by the cleric to another person.
- B. Eligibility:** Members of the clergy officially appointed or employed by an insured religious organization.
- C. Form:** **CGHG14** Professional Counseling For Religious Institutions
- D. Limits and Premiums:**

Liability Limit	Rates		
Each Loss/Aggregate	1 st Cleric	Each Add'l Cleric	Minimum Premium
\$ 25,000/\$50,000	\$20	\$10	\$25
\$ 50,000/\$100,000	\$27	\$13	\$33
\$ 100,000/\$200,000	\$35	\$18	\$44
\$ 250,000/\$500,000	\$45	\$23	\$57
\$ 300,000/\$600,000	\$52	\$26	\$65
\$ 500,000/\$1,000,000	\$63	\$32	\$79
\$1,000,000/\$1,000,000	\$78	\$40	\$98

Use Class Code 72990

Contractors – Extended Broad Form Endorsement For Real Property Damage

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage for that particular part of real property on which a named insured contractor is performing operations if the property damage arises out of those operations. Coverage also applies to contractors or subcontractors working directly or indirectly on behalf of the named insured.
- B. Eligibility:** All acceptable contractor policies providing Commercial General Liability Coverage.
- C. Deductible:** \$1,000 per claim.
- D. Form:** **CGHG15** Contractors – Extended Broad Form Endorsement For Real Property Damage
- E. Limits Available:** \$10,000 per occurrence / \$50,000 aggregate
- F. Premium:** 1% of premises operations premium or \$50, whichever is greater.

Cemetery Liability Coverage

- A. Description:** Provides Cemetery Liability Coverage by amending two exclusions and the definition of bodily injury.
- B. Eligibility:** All commercial and not-for-profit cemetery operations.
- C. Form:** **CGHG16** Cemetery Liability Coverage

D. Limits and Premiums:

	Limits Of Liability		
Coverage:	\$300,000	\$500,000	\$1,000,000
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Note: For a cemetery operated by a church or other non-profit insured, apply a factor of .5 to the premium calculated from the above table.

Public Space Rental Endorsement

- A. Description:** This endorsement is added to liability policies that are covering the use of public space by permit.
B. Form: **CGHG23** Public Space Rental Endorsement

Additional Insured – Homeowners Associations

- A. Description:** This endorsement amends Who Is An Insured under the Commercial General Liability Coverage Part to include each individual homeowner.
B. Eligibility: All commercial Homeowners Association Policies
C. Form: **CGHG24** Additional Insured – Homeowners Associations

Liability Additional Coverage Endorsement

- A. Description:** This endorsement amends coverages provided in the Commercial General Liability Coverage Part by adding and/or increasing limits or amending coverage wording.
B. Eligibility: This form is mandatory for all policies providing Commercial General Liability Coverage.
C. Form: **CGHG29** Liability Additional Coverage Endorsement

Hired Auto and Non-Owned Auto Liability

- A. Description:** This endorsement permits the inclusion of coverage for Hired Auto and Non-Owned Liability Coverage on a general liability policy.
B. Eligibility: Hired & Non-Owned Auto Liability Coverage can be added by endorsement to policies insured under the Commercial General Liability Coverage Form – Occurrence only, provided the insured does not have a commercial auto policy providing this coverage.
C. Basic Limits: \$100,000 Bodily Injury and Property Damage Combined
D. Maximum Limits: \$1,000,000 Bodily Injury and Property Damage Combined
E. Form: **GLHM02** Hired Auto and Non-Owned Auto Liability
F. Premium:

<u>Coverage</u>	<u>Limits</u>	<u>Final Rates</u>
Hired Auto:	\$300,000/\$300,000	\$ 75
	\$500,000/\$500,000	\$ 82
	\$1,000,000/\$1,000,000	\$ 93
Non-Owned:	\$300,000/\$300,000	\$ 72
	\$500,000/\$500,000	\$ 79
	\$1,000,000/\$1,000,000	\$ 89
Delivery exposure: apply a factor of 1.20		
Service Risk: apply a factor of 2.75		

Pool “Pop-Up” Endorsement

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage to swimming pools damaged by "pop-up".
B. Eligibility: This form is optional for all policies providing Commercial General Liability Coverage.
C. Deductibles: \$1,000 per occurrence.

- D. Form:** CGHG34 Pool “Pop Up” Endorsement
E. Limits: \$25,000 per occurrence / \$50,000 aggregate
F. Premium: None.

Assault and Battery Exclusion

- A. Description:** This endorsement is optional for all classes of risk that are eligible under the General Liability division. This endorsement excludes coverage for BI or PD arising from Assault and Battery.
B. Form: CGHG38 Assault And Battery Exclusion

Knowledge of Occurrence, Claim, Suit Or Loss

- A. Description:** This optional endorsement amends the requirements for reporting and sending claim or “suit” information to us.
B. Form: CGHG39 Knowledge of Occurrence, Claim, Suit Or Loss

Unintentional Failure to Disclose Hazards

- A. Description:** This optional endorsement amends the Representations Condition regarding unintentional failure to disclose hazards.
B. Form: CGHG40 Unintentional Failure to Disclose Hazards

Employment Practices Liability Insurance Coverage Endorsement

- A. Description:** This optional endorsement provides coverage for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, including third party coverage, as well as a duty to defend. Coverage is available at a \$100,000, \$200,000 or \$300,000 each claim/aggregate limit and a \$5,000 deductible. New business policies where the liability premium exceeds \$14,000 are not eligible for this coverage. Limits over \$100,000 require a special acceptance from the reinsurer.
B. Form: CGHG80 Employment Practices Liability Insurance Coverage Endorsement
C. Premium: Use the Liability premium x the factor in the following chart to determine the premium. A Minimum Premium of \$50 applies to this coverage in addition to any other policy minimum premium.

Limit	Factor
\$100,000	<u>0.1738</u> 0.182
\$200,000	<u>0.2438</u> 0.256
\$300,000	<u>0.2916</u> 0.306

Supplemental Extended Reporting Period Endorsement

- A. Description:** This endorsement is an optional endorsement to provide a supplemental extended reporting period for Employment Practices Liability Insurance coverage. It must be requested in writing within 30 days after the end of the policy period. The extended reporting period can be added for 12 months, 36 months or an unlimited period.
B. Form: CGHG90 Supplemental Extended Reporting Period Endorsement
C. Premium: Use the Employment Practices Liability premium x the factor in the following chart to determine the premium for the extended reporting period.

# of Years in Program	Twelve (12) Months	Thirty-six (36) Months	Unlimited
1	0.60	1.05	2.0
2	0.90	1.50	2.0
3+	1.05	1.65	2.0

Prior Acts Coverage Endorsement

- A. Description:** This endorsement is an optional endorsement that can be used to extend the coverage provided by Employment Practices Liability to provide coverage for prior acts.
- B. Form:** CGHG92 Prior Acts Coverage Endorsement

Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization

- A. Description:** This form increases the number of days' advance notice required for cancellation (other than nonpayment of premium) and provides a copy of the notice to the person or organization shown in the schedule.
- B. Form:** ILHG06 Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization
- C. Premium:** No Premium Charge.

Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)

- A. Description:** This optional endorsement adds Cyber Liability coverage with a \$100,000 limit for each claim and each first party insured event with a \$100,000 aggregate limit.
- B. Form:** ILHG07 Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)
- C. Premium:** The premium for this coverage will be 6% of the liability premium.

Supplemental Extended Reporting Period Endorsement (For Cyber Liability)

- A. Description:** This optional endorsement provides a supplemental extended reporting period for Cyber Liability Insurance coverage. It must be requested within 60 days after the end of the policy period. The extended reporting period can be added for 12 months or 36 months.
- B. Form:** ILHG08 Supplemental Extended Reporting Period Endorsement (For Cyber Liability)
- C. Premium:** The charge for 12 months is 100% of the annual Cyber Liability premium. The charge for 36 months is 200% of the annual Cyber Liability premium.

Two or More Coverage Forms or Policies Issued By Us

- A. Description:** This optional endorsement is added when there are two or more coverage forms or policies issued by us for the same named insured. This endorsement will prevent stacking of limits.
- B. Form:** ILHG14 Two Or More Coverage Forms or Policies Issued By Us
- C. Premium:** No Premium Charge.

Harford Mutual Insurance Company
COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY

EXCEPTION PAGE

LOSS COST MULTIPLIER

For each ISO Loss Cost, a multiplier of 1.90 applies.

EXCEPTION: Use 2.19 for classification 99777, Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating.

RULE B1. CLASS OF BUSINESS FACTORS

The following rating factor applies to Liability Coverage. It does not apply to additional coverages or optional coverages and forms. For ISO classes not shown on this list, a 1.00 Class Of Business Factor will apply.

<u>Class</u>	<u>Description</u> <u>Contractor</u>	<u>Factor</u>
98677	Roofing - residential over three stories and/or commercial	1.25
98678	Roofing - residential - three stories and under	1.25

Rule 8. POLICY WRITING MINIMUM PREMIUM

A. Prepaid Policies

1. \$500 regardless of term except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

B. Annual Premium Payment Plan Policies or Continuous Policies

1. \$500 except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

Rule 14. MINIMUM PREMIUMS

B. Determination

2. Minimum premiums apply as follows:

<u>Subline</u>	<u>Increased Limits</u> <u>Table Assignments</u>	<u>Minimum</u> <u>Premium</u>
Premises/Operations	1	\$ 75
	2	\$100
	3	\$150
Products/Completed Operations	A	\$ 75
	B	\$150
	C	\$200

E. Special Combined Minimum Premiums

1. The special combined basic limits minimum premium for the specified classifications is \$100.

Rule 15. DEDUCTIBLES

- D. 3. Per claim deductibles are added.

E. Deductible Amounts

7. Premises/Operations Deductible Discount Factors –Bodily Injury – Per Claim

Use Table 15.E.1 for Premises/Operations Deductible Discount Factors – Bodily Injury

8. **Premises/Operations Deductible Discount Factors – Property Damage – Per Claim**
Use Table 15.E.2 for Premises/Operations Deductible Discount Factors – Property Damage
9. **Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim**
Use Table 15.E.3 for Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage
10. **Products/Completed Operations Deductible Discount Factors – Bodily Injury – Per Claim**
Use Table 15.E.4 for Products/Completed Operations Deductible Discount Factors – Bodily Injury
11. **Products/Completed Operations Deductible Discount Factors – Property Damage – Per Claim**
Use Table 15.E.5 for Products/Completed Operations Deductible Discount Factors – Property Damage
12. **Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim**
Use Table 15.E.6 for Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage

Rule 16. ADDITIONAL INTERESTS**B. Additional Charge**

2. **CG2029** Additional Insured – Grantor Of Franchise. The premium for this coverage is a flat charge of \$35.
3. **CG2034** Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

**FOR MANUFACTURERS AND
CONTRACTOR-TYPE RISKS**

FOR ALL OTHERS

Total Payroll

Flat Charge

Flat Charge

up to 25,000

\$ 25

\$35

25,001 to 350,000

\$ 75

350,001 to 1,000,000

\$150

over 1,000,000

\$200

- CG2028** Additional Insured – Lessor Of Leased Equipment. The premium for this coverage is a flat charge of \$35.
4. **CG2010** Additional Insured – Owners Lessees Or Contractors Scheduled Person Or Organization. The premium for this coverage is a flat charge of \$50.
 5. **CG2011** Additional Insured – Managers Or Lessors Of Premises. The premium for this coverage is a flat charge of \$35.
 6. **CG2015** Additional Insured – Vendors. The premium for this coverage is 1% of the gross receipts for the insured's products sold by the vendor subject to a minimum of \$35 and a maximum premium cap of \$250.
 7. **CG2026** Additional Insured – Designated Person Or Organization. The premium for this coverage is a flat charge of \$35.
 8. **CG2032** Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured. The premium for this coverage is a flat charge of \$100.
 9. **CG2033** Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required in Construction Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
up to 25,000	\$ 25
25,001 to 50,000	\$ 50
50,001 to 150,000	\$ 75
150,001 to 300,000	\$100
300,001 to 500,000	\$125
500,001 to 700,000	\$150
700,001 to 1,000,000	\$200
over 1,000,000	\$250

- 10. CG2037 Additional Insured – Owners, Lessees Or Contractors – Completed Operations.**
The premium for this coverage Charge is based on the following table:

<u>Gross Receipts of Contractor</u>	<u>Flat Charge</u>
\$0 - 999,999	\$100
\$1,000,000 - 2,999,999	\$150
\$3,000,000 - 4,999,999	\$250
\$5,000,000 - 7,999,999	\$350
\$8,000,000 - 10,000,000	\$450
\$10,000,000 and over	\$500

- 11. CG2038 Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required in Written Construction Agreement.** The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
Up to \$150,000.....	\$150
\$150,001 to \$300,000.....	\$200
\$300,001 to \$500,000.....	\$260
\$500,001 to \$750,000.....	\$320
\$750,001 to \$1,000,000.....	\$380
\$1,000,001 to \$1,500,000.....	\$500
\$1,500,001 to \$2,000,000.....	\$600
\$2,000,001 to \$3,000,000.....	\$750
\$3,000,001 to \$5,000,000.....	\$1,000
Over \$5,000,000.....	\$1,250

Rule 23. COMPANY RATES OR ISO LOSS COSTS

D. Increased Limits

2. The following procedure shall be used in determining the additional charge for an increased medical payments limit:
 - a. Determine the appropriate basic limit classification rate for Premises/Operations.
 - b. Calculate the additional medical payments charge for each classification as the product of the number of units of exposure for the class, the basic limits Premises/Operations classification rate and the factor shown below.
3. Factors to increase medical payments are found in the following table:

<u>Limits</u>	<u>Factor</u>
\$10,000	.05
\$25,000	.15
\$50,000	.25

Damage To Premises Rented To You:

Use a factor of .08 per \$100 of increase over base limit.

Rule 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS**A. Additional Optional Endorsements** is amended to include:

No premium charge will be made for these endorsements unless specifically noted under Rule 36. C. Exclusion Endorsements.

C. Exclusion Endorsements

5. **CG2136** Exclusion – New Entities. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
6. **CG2137** Exclusion – Employees and Volunteer Workers As Insureds. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
7. **CG2138** Exclusion – Personal and Advertising Injury. The premium reduction to add this exclusion is 4% of the Premises Operations premium for Personal Injury and 1% of the Premises Operations premium for Advertising Injury.
8. **CG2139** Contractual Liability Limitation. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
9. **CG2142** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations) and **CG2143** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted). The premium reduction to add either of these exclusions is the percentage of the Premises Operations premium for the applicable class shown below:

<u>Classes with XCU exposures</u>	<u>Applicable Credit to Delete</u>	
	<u>XC</u>	<u>U</u>
91507 Clay or Shale Digging	15%	-----
91577 Conduit Construction for Cable or Wire	15%	10%
11201 Contractors Equipment rented w/operator	-----	15%
11205 Contractors Earth Moving Equipment rental	15%	15%
11207 Contractors Equipment NOC w/operator	-----	10%
92446 Electric Light or Power Line Construction	15%	10%
94007 Excavation	15%	15%
95310 Gas Mains or Connections Construction	15%	15%
95410 Grading of Land	10%	5%
97047 Landscape Gardening	10%	5%
98003 Mining – Surface	5%	-----
98423 Pipeline Construction - Gas	15%	10%
98424 Pipeline Construction – NOC	15%	10%
98325 Pipeline Construction – Oil	15%	10%
98326 Pipeline Construction – Slurry, Non Flammable	15%	10%
98482 Plumbing – Commercial or Industrial	-----	3%
98483 Plumbing – Residential and Domestic	-----	3%
98555 Quarries	5%	-----
98710 Sand or Gravel Digging	5%	-----
98805 Septic Tank Systems – Cleaning	-----	12%
98806 Septic Tank Systems – Install, Service, Repair	-----	12%
98820 Sewer Mains or Connections Construction	15%	10%
99163 Steam Mains or Connections Construction	15%	10%
99315 Street or Road Construction or Reconstruction	20%	5%
99321 Street or Road Paving, Re-paving, or Scraping	8%	4%
99507 Swimming Pools – Install, Service Repair	8%	8%
99613 Telephone, Telegraph, Cable TV Line Construction	15%	10%
99943 Water Companies	-----	3%
99946 Water Mains or Connections Construction	15%	10%
99969 Welding or Cutting	5%	-----

11. **CG2145** Exclusion – Damage To Premises Rented To You. The premium reduction to add this exclusion is 1% of the Premises Operations premium.

Rule 36 C. Exclusion Endorsements are amended to add the following:

Exclusion – Coverage C – Medical Payments

Attach form **CG2135** Exclusion – Coverage C - Medical Payments. The premium reduction to add this exclusion is 5% of the Premises Operations premium when the policy excludes medical payments for all classes.

Exclusion – Lead Contamination

Attach mandatory form **CGHG06** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal General Liability policies.

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG21** Asbestos Exclusion Endorsement to all new and renewal General Liability policies.

Tobacco Health Hazard Exclusion

Attach mandatory form **CGHG31** Tobacco Health Hazard Exclusion Endorsement to all new and renewal General Liability Policies.

E. Coverage Amendment Endorsements

9. **CG0437** Electronic Data Liability Endorsement. The premium for this coverage is the flat charge for the applicable limit shown below:

<u>Limit</u>	<u>Flat Charge</u>
\$ 5,000	\$ 25
\$ 10,000	\$ 50
\$ 25,000	\$125
\$ 50,000	\$225
\$100,000	\$450

F. Amendment Of Limits Endorsements

2. **CG2503** Designated Construction Project(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

3. **CG2504** Designated Location(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

Rule 43. EMPLOYEE BENEFITS LIABILITY COVERAGE is deleted and replaced with the following:

- A. Description:** Provides protection on an occurrence basis against damages due to claims caused by the negligent administration of employee benefits.
- B. Deductible:** \$1,000 per claim.
- C. Form:** **CGHG08** Employee Benefits Liability Coverage Part

D. Limits Available: \$500,000/\$500,000 and \$1,000,000/\$1,000,000

E. Rates and Minimum Premium:

Rates		
	\$500,000/\$500,000	\$1,000,000/\$1,000,000
Each Person	.25	.30
Minimum Premium		
Number of Employees	\$500,000/\$500,000 per claim/aggregate	\$1,000,000/\$1,000,000 per claim/aggregate
Up to 250	\$100	\$125
Over 250	\$125	\$150

Use Class Code 92100

Rule 45. LIQUOR LIABILITY COVERAGE

C. Company Rates

#58161 Restaurants & Hotels including package sales

Base Loss Cost Per Thousand (Alcohol Receipts): 5.80

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#59211 Grocery Stores (including Convenience Stores), Package Stores and other retail establishments selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Alcohol Receipts): 2.20

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#58165 Restaurants – Bring Your Own Alcohol only – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#58166 All Other Bring Your Own Alcohol Establishments – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#50911 Liquor Liability - Wholesalers and Distributors selling alcoholic beverages for consumption off premises

#50911 Liquor Liability - Manufacturers selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Receipts): .125

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$50 x Increased Limits Factor (Table C) x Loss Cost Multiplier

Rule 46. OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE

C. Company Rates And Minimum Premiums

<u>Classification Code</u>	<u>\$100,000 / \$200,000</u>
17982	.31

Rule 46. Owners And Contractors Protective Liability is amended to add the following:

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG22** Asbestos Exclusion Endorsement to all new and renewal Owners and Contractors Protective Liability policies.

Exclusion – Lead Contamination

Attach mandatory form **CGHG35** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal Owners and Contractors Protective Liability policies.

Rule 47. Pollution Liability Coverage**4.b. Limited Pollution Liability Extension Endorsement CG2415** is amended to include:

The premium Charge for a Limited Pollution Liability Extension Aggregate Limit is as follows:

<u>GL Premium</u>		<u>\$100,000 Limit</u>	<u>\$300,000 Limit</u>
		<u>Flat Charge</u>	<u>Flat Charge</u>
\$0 to	\$25,000.....	\$ 250	\$ 500
\$25,001 to	\$100,000.....	\$ 500	\$ 1,000
\$100,001 to	\$250,000.....	\$ 1,000	\$ 2,000
Over	\$250,000.....	\$ 1,250	\$ 2,500

The following endorsements may be attached to the General Liability Policy on either a mandatory or optional basis. Rates, Rules and Endorsements available are as follows:

Funeral Directors Or Morticians Professional Liability

A. Description: Provides professional liability for Morticians & Funeral Directors.

B. Form: **CGHG03** Funeral Directors Professional Liability

C. Limits and Premiums:

Coverage:	<u>Limits Of Liability</u>		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Use Class Code 72610

Directors & Officers Liability For Non-Profit Organizations

A. Description: This endorsement provides protection on a claims-made basis for sums the insured becomes legally obligated to pay as damages because of wrongful acts, errors, omissions or breaches of duty of the directors or officers occurring while they are acting within their capacity as such. Defense costs are included within the limits of insurance. Use Class Code 73145.

B. Eligibility: Non-profit organizations that do not compensate their directors or corporate officers for time and effort expended in fulfilling their duties as corporate officers or directors.

C. Forms: **CGHG09** Directors & Officers Liability For Non-Profit Organizations Coverage Form, **CGHG10** Supplemental Extended Reporting Period Endorsement Declarations, **CGHG12** Condominium Associations

D. Limits and Premiums:

Condominium or Homeowner Associations (Rating Basis: Per Unit)

<u># Units</u>	<u>Base Loss Cost</u>
0-15	\$5.00
16-30	\$3.00
31-40	\$2.00
41-50	\$1.75
51-above	\$1.60

A base annual limit of insurance of \$300,000 applies. This limit may be increased. Optional higher limits of \$500,000 and \$1,000,000 are available. For the applicable increased limits apply the factor below.

Policy Limit (000's)	Factor	Minimum Premium
\$ 300	1.000	\$150
\$ 500	1.513	\$200
\$ 1,000	2.441	\$250

Additional Charge for Commercial Occupancy in Condominiums:

<u>% Of Occupancy</u>	<u>Supplemental Charge (% of Premium Developed Above)</u>
1% - 5%	5.0%
6% - 10%	7.5%
11% - 20%	10.0%
over 20%	Refer to Company

Supplemental Extended Reporting Period Endorsement:

200% of the annual premium

Professional Counseling For Religious Institutions

- A. Description:** Provides coverage for dollar amounts that an insured religious institution or member of the clergy officially appointed or employed by that institution becomes legally obligated to pay as damages arising out of advice or guidance given by the cleric to another person.
- B. Eligibility:** Members of the clergy officially appointed or employed by an insured religious organization.
- C. Form:** CGHG14 Professional Counseling For Religious Institutions
- D. Limits and Premiums:**

Liability Limit Each Loss/Aggregate	Rates		
	1 st Cleric	Each Add'l Cleric	Minimum Premium
\$ 25,000/\$50,000	\$20	\$10	\$25
\$ 50,000/\$100,000	\$27	\$13	\$33
\$ 100,000/\$200,000	\$35	\$18	\$44
\$ 250,000/\$500,000	\$45	\$23	\$57
\$ 300,000/\$600,000	\$52	\$26	\$65
\$ 500,000/\$1,000,000	\$63	\$32	\$79
\$1,000,000/\$1,000,000	\$78	\$40	\$98

Use Class Code 72990

Contractors – Extended Broad Form Endorsement For Real Property Damage

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage for that particular part of real property on which a named insured contractor is performing operations if the property damage arises out of those operations. Coverage also applies to contractors or subcontractors working directly or indirectly on behalf of the named insured.
- B. Eligibility:** All acceptable contractor policies providing Commercial General Liability Coverage.
- C. Deductible:** \$1,000 per claim.
- D. Form:** CGHG15 Contractors – Extended Broad Form Endorsement For Real Property Damage
- E. Limits Available:** \$10,000 per occurrence / \$50,000 aggregate
- F. Premium:** 1% of premises operations premium or \$50, whichever is greater.

Cemetery Liability Coverage

- A. Description:** Provides Cemetery Liability Coverage by amending two exclusions and the definition of bodily injury.
- B. Eligibility:** All commercial and not-for-profit cemetery operations.
- C. Form:** CGHG16 Cemetery Liability Coverage

D. Limits and Premiums:

	Limits Of Liability		
Coverage:	\$300,000	\$500,000	\$1,000,000
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Note: For a cemetery operated by a church or other non-profit insured, apply a factor of .5 to the premium calculated from the above table.

Public Space Rental Endorsement

- A. Description:** This endorsement is added to liability policies that are covering the use of public space by permit.
B. Form: **CGHG23** Public Space Rental Endorsement

Additional Insured – Homeowners Associations

- A. Description:** This endorsement amends Who Is An Insured under the Commercial General Liability Coverage Part to include each individual homeowner.
B. Eligibility: All commercial Homeowners Association Policies
C. Form: **CGHG24** Additional Insured – Homeowners Associations

Liability Additional Coverage Endorsement

- A. Description:** This endorsement amends coverages provided in the Commercial General Liability Coverage Part by adding and/or increasing limits or amending coverage wording.
B. Eligibility: This form is mandatory for all policies providing Commercial General Liability Coverage.
C. Form: **CGHG29** Liability Additional Coverage Endorsement

Hired Auto and Non-Owned Auto Liability

- A. Description:** This endorsement permits the inclusion of coverage for Hired Auto and Non-Owned Liability Coverage on a general liability policy.
B. Eligibility: Hired & Non-Owned Auto Liability Coverage can be added by endorsement to policies insured under the Commercial General Liability Coverage Form – Occurrence only, provided the insured does not have a commercial auto policy providing this coverage.
C. Basic Limits: \$100,000 Bodily Injury and Property Damage Combined
D. Maximum Limits: \$1,000,000 Bodily Injury and Property Damage Combined
E. Form: **GLHM02** Hired Auto and Non-Owned Auto Liability
F. Premium:

<u>Coverage</u>	<u>Limits</u>	<u>Final Rates</u>
Hired Auto:	\$300,000/\$300,000	\$ 75
	\$500,000/\$500,000	\$ 82
	\$1,000,000/\$1,000,000	\$ 93
Non-Owned:	\$300,000/\$300,000	\$ 72
	\$500,000/\$500,000	\$ 79
	\$1,000,000/\$1,000,000	\$ 89
Delivery exposure: apply a factor of 1.20		
Service Risk: apply a factor of 2.75		

Pool “Pop-Up” Endorsement

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage to swimming pools damaged by "pop-up".
B. Eligibility: This form is optional for all policies providing Commercial General Liability Coverage.
C. Deductibles: \$1,000 per occurrence.

- D. Form:** CGHG34 Pool “Pop Up” Endorsement
- E. Limits:** \$25,000 per occurrence / \$50,000 aggregate
- F. Premium:** None.

Assault and Battery Exclusion

- A. Description:** This endorsement is optional for all classes of risk that are eligible under the General Liability division. This endorsement excludes coverage for BI or PD arising from Assault and Battery.
- B. Form:** CGHG38 Assault And Battery Exclusion

Knowledge of Occurrence, Claim, Suit Or Loss

- A. Description:** This optional endorsement amends the requirements for reporting and sending claim or “suit” information to us.
- B. Form:** CGHG39 Knowledge of Occurrence, Claim, Suit Or Loss

Unintentional Failure to Disclose Hazards

- A. Description:** This optional endorsement amends the Representations Condition regarding unintentional failure to disclose hazards.
- B. Form:** CGHG40 Unintentional Failure to Disclose Hazards

Employment Practices Liability Insurance Coverage Endorsement

- A. Description:** This optional endorsement provides coverage for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, including third party coverage, as well as a duty to defend. Coverage is available at a \$100,000, \$200,000 or \$300,000 each claim/aggregate limit and a \$5,000 deductible. New business policies where the liability premium exceeds \$14,000 are not eligible for this coverage. Limits over \$100,000 require a special acceptance from the reinsurer.
- B. Form:** CGHG80 Employment Practices Liability Insurance Coverage Endorsement
- C. Premium:** Use the Liability premium x the factor in the following chart to determine the premium. A Minimum Premium of \$50 applies to this coverage in addition to any other policy minimum premium.

Limit	Factor
\$100,000	0.182
\$200,000	0.256
\$300,000	0.306

Supplemental Extended Reporting Period Endorsement

- A. Description:** This endorsement is an optional endorsement to provide a supplemental extended reporting period for Employment Practices Liability Insurance coverage. It must be requested in writing within 30 days after the end of the policy period. The extended reporting period can be added for 12 months, 36 months or an unlimited period.
- B. Form:** CGHG90 Supplemental Extended Reporting Period Endorsement
- C. Premium:** Use the Employment Practices Liability premium x the factor in the following chart to determine the premium for the extended reporting period.

# of Years in Program	Twelve (12) Months	Thirty-six (36) Months	Unlimited
1	0.60	1.05	2.0
2	0.90	1.50	2.0
3+	1.05	1.65	2.0

Prior Acts Coverage Endorsement

- A. Description:** This endorsement is an optional endorsement that can be used to extend the coverage provided by Employment Practices Liability to provide coverage for prior acts.
- B. Form:** **CGHG92** Prior Acts Coverage Endorsement

Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization

- A. Description:** This form increases the number of days' advance notice required for cancellation (other than nonpayment of premium) and provides a copy of the notice to the person or organization shown in the schedule.
- B. Form:** **ILHG06** Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization
- C. Premium:** No Premium Charge.

Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)

- A. Description:** This optional endorsement adds Cyber Liability coverage with a \$100,000 limit for each claim and each first party insured event with a \$100,000 aggregate limit.
- B. Form:** **ILHG07** Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)
- C. Premium:** The premium for this coverage will be 6% of the liability premium.

Supplemental Extended Reporting Period Endorsement (For Cyber Liability)

- A. Description:** This optional endorsement provides a supplemental extended reporting period for Cyber Liability Insurance coverage. It must be requested within 60 days after the end of the policy period. The extended reporting period can be added for 12 months or 36 months.
- B. Form:** **ILHG08** Supplemental Extended Reporting Period Endorsement (For Cyber Liability)
- C. Premium:** The charge for 12 months is 100% of the annual Cyber Liability premium. The charge for 36 months is 200% of the annual Cyber Liability premium.

Two or More Coverage Forms or Policies Issued By Us

- A. Description:** This optional endorsement is added when there are two or more coverage forms or policies issued by us for the same named insured. This endorsement will prevent stacking of limits.
- B. Form:** **ILHG14** Two Or More Coverage Forms or Policies Issued By Us
- C. Premium:** No Premium Charge.

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LOSS COST MULTIPLIER

For each ISO Loss Cost, a multiplier of 1.79 applies.

EXCEPTION: Use 2.44 for classification 99777, Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating.

RULE B1. CLASS OF BUSINESS FACTORS

The following rating factor applies to Liability Coverage. It does not apply to additional coverages or optional coverages and forms. For ISO classes not shown on this list, a 1.00 Class Of Business Factor will apply.

<u>Class</u>	<u>Description</u> <u>Contractor</u>	<u>Factor</u>
98677	Roofing - residential over three stories and/or commercial	1.25
98678	Roofing - residential - three stories and under	1.25

Rule 8. POLICY WRITING MINIMUM PREMIUM**A. Prepaid Policies**

1. \$500 regardless of term except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

B. Annual Premium Payment Plan Policies or Continuous Policies

1. \$500 except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

Rule 14. MINIMUM PREMIUMS**B. Determination**

2. Minimum premiums apply as follows:

<u>Subline</u>	<u>Increased Limits</u> <u>Table Assignments</u>	<u>Minimum</u> <u>Premium</u>
Premises/Operations	1	\$ 75
	2	\$100
	3	\$150
Products/Completed Operations	A	\$ 75
	B	\$150
	C	\$200

E. Special Combined Minimum Premiums

1. The special combined basic limits minimum premium for the specified classifications is \$100.

Rule 15. DEDUCTIBLES

- D. 3. Per claim deductibles are added.

E. Deductible Amounts**7. Premises/Operations Deductible Discount Factors –Bodily Injury – Per Claim**

Use Table 15.E.1 for Premises/Operations Deductible Discount Factors – Bodily Injury

8. Premises/Operations Deductible Discount Factors – Property Damage – Per Claim

Use Table 15.E.2 for Premises/Operations Deductible Discount Factors – Property Damage

9. Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim

Use Table 15.E.3 for Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage

10. Products/Completed Operations Deductible Discount Factors – Bodily Injury – Per Claim

Use Table 15.E.4 for Products/Completed Operations Deductible Discount Factors – Bodily Injury

11. Products/Completed Operations Deductible Discount Factors – Property Damage – Per Claim

Use Table 15.E.5 for Products/Completed Operations Deductible Discount Factors – Property Damage

12. Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim

Use Table 15.E.6 for Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage

Rule 16. ADDITIONAL INTERESTS**B. Additional Charge**

2. **CG2029** Additional Insured – Grantor Of Franchise. The premium for this coverage is a flat charge of \$35.
3. **CG2034** Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

FOR MANUFACTURERS AND CONTRACTOR-TYPE RISKS

<u>Total Payroll</u>	<u>Flat Charge</u>
up to 25,000	\$ 25
25,001 to 350,000	\$ 75
350,001 to 1,000,000	\$150
over 1,000,000	\$200

FOR ALL OTHERS

<u>Flat Charge</u>
\$35

CG2028 Additional Insured – Lessor Of Leased Equipment. The premium for this coverage is a flat charge of \$35.

4. **CG2010** Additional Insured – Owners Lessees Or Contractors Scheduled Person Or Organization. The premium for this coverage is a flat charge of \$50.
5. **CG2011** Additional Insured – Managers Or Lessors Of Premises. The premium for this coverage is a flat charge of \$35.
6. **CG2015** Additional Insured – Vendors. The premium for this coverage is 1% of the gross receipts for the insured's products sold by the vendor subject to a minimum of \$35 and a maximum premium cap of \$250.
7. **CG2026** Additional Insured – Designated Person Or Organization. The premium for this coverage is a flat charge of \$35.
8. **CG2032** Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured. The premium for this coverage is a flat charge of \$100.
9. **CG2033** Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required in Construction Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
up to 25,000	\$ 25
25,001 to 50,000	\$ 50
50,001 to 150,000	\$ 75
150,001 to 300,000	\$100
300,001 to 500,000	\$125
500,001 to 700,000	\$150
700,001 to 1,000,000	\$200
over 1,000,000	\$250

- 10. CG2037** Additional Insured – Owners, Lessees Or Contractors – Completed Operations. The premium for this coverage Charge is based on the following table:

<u>Gross Receipts of Contractor</u>	<u>Flat Charge</u>
\$0 - 999,999	\$100
\$1,000,000 - 2,999,999	\$150
\$3,000,000 - 4,999,999	\$250
\$5,000,000 - 7,999,999	\$350
\$8,000,000 - 10,000,000	\$450
\$10,000,000 and over	\$500

- 11. CG2038** Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required in Written Construction Agreement. The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
Up to \$150,000.....	\$150
\$150,001 to \$300,000.....	\$200
\$300,001 to \$500,000.....	\$260
\$500,001 to \$750,000.....	\$320
\$750,001 to \$1,000,000.....	\$380
\$1,000,001 to \$1,500,000.....	\$500
\$1,500,001 to \$2,000,000.....	\$600
\$2,000,001 to \$3,000,000.....	\$750
\$3,000,001 to \$5,000,000.....	\$1,000
Over \$5,000,000.....	\$1,250

Rule 23. COMPANY RATES OR ISO LOSS COSTS

D. Increased Limits

2. The following procedure shall be used in determining the additional charge for an increased medical payments limit:
 - a. Determine the appropriate basic limit classification rate for Premises/Operations.
 - b. Calculate the additional medical payments charge for each classification as the product of the number of units of exposure for the class, the basic limits Premises/Operations classification rate and the factor shown below.
3. Factors to increase medical payments are found in the following table:

<u>Limits</u>	<u>Factor</u>
\$10,000	.05
\$25,000	.15
\$50,000	.25

Damage To Premises Rented To You:

Use a factor of .08 per \$100 of increase over base limit.

Rule 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS**A. Additional Optional Endorsements** is amended to include:

No premium charge will be made for these endorsements unless specifically noted under Rule 36. C. Exclusion Endorsements.

C. Exclusion Endorsements

5. **CG2136** Exclusion – New Entities. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
6. **CG2137** Exclusion – Employees and Volunteer Workers As Insureds. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
7. **CG2138** Exclusion – Personal and Advertising Injury. The premium reduction to add this exclusion is 4% of the Premises Operations premium for Personal Injury and 1% of the Premises Operations premium for Advertising Injury.
8. **CG2139** Contractual Liability Limitation. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
9. **CG2142** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations) and **CG2143** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted). The premium reduction to add either of these exclusions is the percentage of the Premises Operations premium for the applicable class shown below:

<u>Classes with XCU Exposures</u>	<u>Applicable Credit to Delete</u>	
	<u>XC</u>	<u>U</u>
91507 Clay or Shale Digging	15%	-----
91577 Conduit Construction for Cable or Wire	15%	10%
11201 Contractors Equipment rented w/operator	-----	15%
11205 Contractors Earth Moving Equipment rental	15%	15%
11207 Contractors Equipment NOC w/operator	-----	10%
92446 Electric Light or Power Line Construction	15%	10%
94007 Excavation	15%	15%
95310 Gas Mains or Connections Construction	15%	15%
95410 Grading of Land	10%	5%
97047 Landscape Gardening	10%	5%
98003 Mining – Surface	5%	-----
98423 Pipeline Construction - Gas	15%	10%
98424 Pipeline Construction – NOC	15%	10%
98325 Pipeline Construction – Oil	15%	10%
98326 Pipeline Construction – Slurry, Non Flammable	15%	10%
98482 Plumbing – Commercial or Industrial	-----	3%
98483 Plumbing – Residential and Domestic	-----	3%
98555 Quarries	5%	-----
98710 Sand or Gravel Digging	5%	-----
98805 Septic Tank Systems – Cleaning	-----	12%
98806 Septic Tank Systems – Install, Service, Repair	-----	12%
98820 Sewer Mains or Connections Construction	15%	10%
99163 Steam Mains or Connections Construction	15%	10%
99315 Street or Road Construction or Reconstruction	20%	5%
99321 Street or Road Paving, Re-paving, or Scraping	8%	4%
99507 Swimming Pools – Install, Service Repair	8%	8%
99613 Telephone, Telegraph, Cable TV Line Construction	15%	10%
99943 Water Companies	-----	3%
99946 Water Mains or Connections Construction	15%	10%
99969 Welding or Cutting	5%	-----

11. CG2145 Exclusion – Damage To Premises Rented To You. The premium reduction to add this exclusion is 1% of the Premises Operations premium.

Rule 36 C. Exclusion Endorsements are amended to add the following:

Exclusion – Coverage C – Medical Payments

Attach form **CG2135** Exclusion – Coverage C - Medical Payments. The premium reduction to add this exclusion is 5% of the Premises Operations premium when the policy excludes medical payments for all classes.

Exclusion – Lead Contamination

Attach mandatory form **CGHG06** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal General Liability policies.

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG21** Asbestos Exclusion Endorsement to all new and renewal General Liability policies.

Tobacco Health Hazard Exclusion

Attach mandatory form **CGHG31** Tobacco Health Hazard Exclusion Endorsement to all new and renewal General Liability Policies.

E. Coverage Amendment Endorsements

9. CG0437 Electronic Data Liability Endorsement. The premium for this coverage is the flat charge for the applicable limit shown below:

<u>Limit</u>	<u>Flat Charge</u>
\$ 5,000	\$ 25
\$ 10,000	\$ 50
\$ 25,000	\$125
\$ 50,000	\$225
\$100,000	\$450

F. Amendment Of Limits Endorsements

2. CG2503 Designated Construction Project(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

3. CG2504 Designated Location(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

Rule 43. EMPLOYEE BENEFITS LIABILITY COVERAGE is deleted and replaced with the following:

- A. Description:** Provides protection on an occurrence basis against damages due to claims caused by the negligent administration of employee benefits.
- B. Deductible:** \$1,000 per claim.
- C. Form:** **CGHG08** Employee Benefits Liability Coverage Part

D. Limits Available: \$500,000/\$500,000 and \$1,000,000/\$1,000,000

E. Rates and Minimum Premium:

Rates		
	\$500,000/\$500,000	\$1,000,000/\$1,000,000
Each Person	.25	.30
Minimum Premium		
Number of Employees	\$500,000/\$500,000 per claim/aggregate	\$1,000,000/\$1,000,000 per claim/aggregate
Up to 250	\$100	\$125
Over 250	\$125	\$150

Use Class Code 92100

Rule 45. LIQUOR LIABILITY COVERAGE

C. Company Rates

#58161 Restaurants & Hotels including package sales

Base Loss Cost Per Thousand (Alcohol Receipts): 5.80

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#59211 Grocery Stores (including Convenience Stores), Package Stores and other retail establishments selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Alcohol Receipts): 2.20

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#58165 Restaurants – Bring Your Own Alcohol only – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#58166 All Other Bring Your Own Alcohol Establishments – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#50911 Liquor Liability - Wholesalers and Distributors selling alcoholic beverages for consumption off premises

#50911 Liquor Liability - Manufacturers selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Receipts): .125

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$50 x Increased Limits Factor (Table C) x Loss Cost Multiplier

Rule 46. OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE

C. Company Rates And Minimum Premiums

<u>Classification Code</u>	<u>\$100,000/\$200,000</u>
17982	.31

Rule 46. Owners And Contractors Protective Liability is amended to add the following:

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG22** Asbestos Exclusion Endorsement to all new and renewal Owners and Contractors Protective Liability policies.

Exclusion – Lead Contamination

Attach mandatory form **CGHG35** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal Owners and Contractors Protective Liability policies.

Rule 47. Pollution Liability Coverage**4.b. Limited Pollution Liability Extension Endorsement CG2415** is amended to include:

The premium Charge for a Limited Pollution Liability Extension Aggregate Limit is as follows:

<u>GL Premium</u>		<u>\$100,000 Limit</u>	<u>\$300,000 Limit</u>
		<u>Flat Charge</u>	<u>Flat Charge</u>
\$0 to	\$25,000.....	\$ 250	\$ 500
\$25,001 to	\$100,000.....	\$ 500	\$ 1,000
\$100,001 to	\$250,000.....	\$ 1,000	\$ 2,000
Over	\$250,000.....	\$ 1,250	\$ 2,500

The following endorsements may be attached to the General Liability Policy on either a mandatory or optional basis. Rates, Rules and Endorsements available are as follows:

Funeral Directors Or Morticians Professional Liability

A. Description: Provides professional liability for Morticians & Funeral Directors.

B. Form: **CGHG03** Funeral Directors Professional Liability

C. Limits and Premiums:

Coverage:	<u>Limits Of Liability</u>		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Use Class Code 72610

Directors & Officers Liability For Non-Profit Organizations

A. Description: This endorsement provides protection on a claims-made basis for sums the insured becomes legally obligated to pay as damages because of wrongful acts, errors, omissions or breaches of duty of the directors or officers occurring while they are acting within their capacity as such. Defense costs are included within the limits of insurance. Use Class Code 73145.

B. Eligibility: Non-profit organizations that do not compensate their directors or corporate officers for time and effort expended in fulfilling their duties as corporate officers or directors.

C. Forms: **CGHG09** Directors & Officers Liability For Non-Profit Organizations Coverage Form, **CGHG10** Supplemental Extended Reporting Period Endorsement Declarations, **CGHG12** Condominium Associations

D. Limits and Premiums:

Condominium or Homeowner Associations (Rating Basis: Per Unit)

<u># Units</u>	<u>Base Loss Cost</u>
0-15	\$5.00
16-30	\$3.00
31-40	\$2.00
41-50	\$1.75
51-above	\$1.60

A base annual limit of insurance of \$300,000 applies. This limit may be increased. Optional higher limits of \$500,000 and \$1,000,000 are available. For the applicable increased limits apply the factor below.

Policy Limit (000's)	Factor	Minimum Premium
\$ 300	1.000	\$150
\$ 500	1.513	\$200
\$ 1,000	2.441	\$250

Additional Charge for Commercial Occupancy in Condominiums:

<u>% Of Occupancy</u>	<u>Supplemental Charge (% of Premium Developed Above)</u>
1% - 5%	5.0%
6% - 10%	7.5%
11% - 20%	10.0%
over 20%	Refer to Company

Supplemental Extended Reporting Period Endorsement:

200% of the annual premium

Professional Counseling For Religious Institutions

- A. Description:** Provides coverage for dollar amounts that an insured religious institution or member of the clergy officially appointed or employed by that institution becomes legally obligated to pay as damages arising out of advice or guidance given by the cleric to another person.
- B. Eligibility:** Members of the clergy officially appointed or employed by an insured religious organization.
- C. Form:** **CGHG14** Professional Counseling For Religious Institutions
- D. Limits and Premiums:**

Liability Limit	Rates		
	1 st Cleric	Each Add'l Cleric	Minimum Premium
Each Loss/Aggregate			
\$ 25,000/\$50,000	\$20	\$10	\$25
\$ 50,000/\$100,000	\$27	\$13	\$33
\$ 100,000/\$200,000	\$35	\$18	\$44
\$ 250,000/\$500,000	\$45	\$23	\$57
\$ 300,000/\$600,000	\$52	\$26	\$65
\$ 500,000/\$1,000,000	\$63	\$32	\$79
\$1,000,000/\$1,000,000	\$78	\$40	\$98

Use Class Code 72990

Contractors – Extended Broad Form Endorsement For Real Property Damage

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage for that particular part of real property on which a named insured contractor is performing operations if the property damage arises out of those operations. Coverage also applies to contractors or subcontractors working directly or indirectly on behalf of the named insured.
- B. Eligibility:** All acceptable contractor policies providing Commercial General Liability Coverage.
- C. Deductible:** \$1,000 per claim.
- D. Form:** **CGHG15** Contractors – Extended Broad Form Endorsement For Real Property Damage
- E. Limits Available:** \$10,000 per occurrence / \$50,000 aggregate
- F. Premium:** 1% of premises operations premium or \$50, whichever is greater.

Cemetery Liability Coverage

- A. Description:** Provides Cemetery Liability Coverage by amending two exclusions and the definition of bodily injury.
- B. Eligibility:** All commercial and not-for-profit cemetery operations.
- C. Form:** **CGHG16** Cemetery Liability Coverage
- D. Limits and Premiums:**

	Limits Of Liability		
Coverage:	\$300,000	\$500,000	\$1,000,000
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Note: For a cemetery operated by a church or other non-profit insured, apply a factor of .5 to the premium calculated from the above table.

Public Space Rental Endorsement

- A. Description:** This endorsement is added to liability policies that are covering the use of public space by permit.
- B. Form:** **CGHG23** Public Space Rental Endorsement

Additional Insured – Homeowners Associations

- A. Description:** This endorsement amends Who Is An Insured under the Commercial General Liability Coverage Part to include each individual homeowner.
- B. Eligibility:** All commercial Homeowners Association Policies
- C. Form:** **CGHG24** Additional Insured – Homeowners Associations

Liability Additional Coverage Endorsement

- A. Description:** This endorsement amends coverages provided in the Commercial General Liability Coverage Part by adding and/or increasing limits or amending coverage wording.
- B. Eligibility:** This form is mandatory for all policies providing Commercial General Liability Coverage.
- C. Form:** **CGHG29** Liability Additional Coverage Endorsement

Hired Auto and Non-Owned Auto Liability

- A. Description:** This endorsement permits the inclusion of coverage for Hired Auto and Non-Owned Liability Coverage on a general liability policy.
- B. Eligibility:** Hired & Non-Owned Auto Liability Coverage can be added by endorsement to policies insured under the Commercial General Liability Coverage Form – Occurrence only, provided the insured does not have a commercial auto policy providing this coverage.
- C. Basic Limits:** \$100,000 Bodily Injury and Property Damage Combined
- D. Maximum Limits:** \$1,000,000 Bodily Injury and Property Damage Combined
- E. Form:** **GLHM02** Hired Auto and Non-Owned Auto Liability
- F. Premium:**

<u>Coverage</u>	<u>Limits</u>	<u>Final Rates</u>
Hired Auto:	\$300,000/\$300,000	\$ 75
	\$500,000/\$500,000	\$ 82
	\$1,000,000/\$1,000,000	\$ 93
Non-Owned:	\$300,000/\$300,000	\$ 72
	\$500,000/\$500,000	\$ 79
	\$1,000,000/\$1,000,000	\$ 89
Delivery exposure: apply a factor of 1.20		
Service Risk: apply a factor of 2.75		

Pool “Pop-Up” Endorsement

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage to swimming pools damaged by "pop-up".

- B. Eligibility:** This form is optional for all policies providing Commercial General Liability Coverage.
- C. Deductibles:** \$1,000 per occurrence.
- D. Form:** **CGHG34** Pool "Pop Up" Endorsement
- E. Limits:** \$25,000 per occurrence / \$50,000 aggregate
- F. Premium:** None.

Assault and Battery Exclusion

- A. Description:** This endorsement is optional for all classes of risk that are eligible under the General Liability division. This endorsement excludes coverage for BI or PD arising from Assault and Battery.
- B. Form:** **CGHG38** Assault And Battery Exclusion

Knowledge of Occurrence, Claim, Suit Or Loss

- A. Description:** This optional endorsement amends the requirements for reporting and sending claim or "suit" information to us.
- B. Form:** **CGHG39** Knowledge of Occurrence, Claim, Suit Or Loss

Unintentional Failure to Disclose Hazards

- A. Description:** This optional endorsement amends the Representations Condition regarding unintentional failure to disclose hazards.
- B. Form:** **CGHG40** Unintentional Failure to Disclose Hazards

Employment Practices Liability Insurance Coverage Endorsement

- A. Description:** This optional endorsement provides coverage for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, including third party coverage, as well as a duty to defend. Coverage is available at a \$100,000, \$200,000 or \$300,000 each claim/aggregate limit and a \$5,000 deductible. New business policies where the liability premium exceeds \$14,000 are not eligible for this coverage. Limits over \$100,000 require a special acceptance from the reinsurer.
- B. Form:** **CGHG80** Employment Practices Liability Insurance Coverage Endorsement
- C. Premium:** Use the Liability premium x the factor in the following chart to determine the premium. A Minimum Premium of \$50 applies to this coverage in addition to any other policy minimum premium.

Limit	Factor
\$100,000	<u>0.1738</u> 0.182
\$200,000	<u>0.2438</u> 0.256
\$300,000	<u>0.2916</u> 0.306

Supplemental Extended Reporting Period Endorsement

- A. Description:** This endorsement is an optional endorsement to provide a supplemental extended reporting period for Employment Practices Liability Insurance coverage. It must be requested in writing within 30 days after the end of the policy period. The extended reporting period can be added for 12 months, 36 months or an unlimited period.
- B. Form:** **CGHG90** Supplemental Extended Reporting Period Endorsement
- C. Premium:** Use the Employment Practices Liability premium x the factor in the following chart to determine the premium for the extended reporting period.

# of Years in Program	Twelve (12) Months	Thirty-six (36) Months	Unlimited
1	0.60	1.05	2.0
2	0.90	1.50	2.0
3+	1.05	1.65	2.0

Prior Acts Coverage Endorsement

- A. Description:** This endorsement is an optional endorsement that can be used to extend the coverage provided by Employment Practices Liability to provide coverage for prior acts.
- B. Form:** CGHG92 Prior Acts Coverage Endorsement

Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization

- A. Description:** This form increases the number of days' advance notice required for cancellation (other than nonpayment of premium) and provides a copy of the notice to the person or organization shown in the schedule.
- B. Form:** ILHG06 Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization
- C. Premium:** No Premium Charge.

Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)

- A. Description:** This optional endorsement adds Cyber Liability coverage with a \$100,000 limit for each claim and each first party insured event with a \$100,000 aggregate limit.
- B. Form:** ILHG07 Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)
- C. Premium:** The premium for this coverage will be 6% of the liability premium.

Supplemental Extended Reporting Period Endorsement (For Cyber Liability)

- A. Description:** This optional endorsement provides a supplemental extended reporting period for Cyber Liability Insurance coverage. It must be requested within 60 days after the end of the policy period. The extended reporting period can be added for 12 months or 36 months.
- B. Form:** ILHG08 Supplemental Extended Reporting Period Endorsement (For Cyber Liability)
- C. Premium:** The charge for 12 months is 100% of the annual Cyber Liability premium. The charge for 36 months is 200% of the annual Cyber Liability premium.

Two or More Coverage Forms or Policies Issued By Us

- A. Description:** This optional endorsement is added when there are two or more coverage forms or policies issued by us for the same named insured. This endorsement will prevent stacking of limits.
- B. Form:** ILHG14 Two Or More Coverage Forms or Policies Issued By Us
- C. Premium:** No Premium Charge.

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DIVISION SIX – GENERAL LIABILITY

EXCEPTION PAGE

LOSS COST MULTIPLIER

For each ISO Loss Cost, a multiplier of 1.79 applies.

EXCEPTION: Use 2.44 for classification 99777, Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating.

RULE B1. CLASS OF BUSINESS FACTORS

The following rating factor applies to Liability Coverage. It does not apply to additional coverages or optional coverages and forms. For ISO classes not shown on this list, a 1.00 Class Of Business Factor will apply.

<u>Class</u>	<u>Description</u> <u>Contractor</u>	<u>Factor</u>
98677	Roofing - residential over three stories and/or commercial	1.25
98678	Roofing - residential - three stories and under	1.25

Rule 8. POLICY WRITING MINIMUM PREMIUM

A. Prepaid Policies

1. \$500 regardless of term except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

B. Annual Premium Payment Plan Policies or Continuous Policies

1. \$500 except as provided in 2. below.
2. If other coverage parts are made a part of the policy, the Total Policy Minimum Premium shall not exceed \$500.

Rule 14. MINIMUM PREMIUMS

B. Determination

2. Minimum premiums apply as follows:

<u>Subline</u>	<u>Increased Limits</u> <u>Table Assignments</u>	<u>Minimum</u> <u>Premium</u>
Premises/Operations	1	\$ 75
	2	\$100
	3	\$150
Products/Completed Operations	A	\$ 75
	B	\$150
	C	\$200

E. Special Combined Minimum Premiums

1. The special combined basic limits minimum premium for the specified classifications is \$100.

Rule 15. DEDUCTIBLES

3. Per claim deductibles are added.

E. Deductible Amounts

7. Premises/Operations Deductible Discount Factors –Bodily Injury – Per Claim

Use Table 15.E.1 for Premises/Operations Deductible Discount Factors – Bodily Injury

8. Premises/Operations Deductible Discount Factors – Property Damage – Per Claim

Use Table 15.E.2 for Premises/Operations Deductible Discount Factors – Property Damage

9. Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim

Use Table 15.E.3 for Premises/Operations Deductible Discount Factors – Bodily Injury And Property Damage

10. Products/Completed Operations Deductible Discount Factors – Bodily Injury – Per Claim

Use Table 15.E.4 for Products/Completed Operations Deductible Discount Factors – Bodily Injury

11. Products/Completed Operations Deductible Discount Factors – Property Damage – Per Claim

Use Table 15.E.5 for Products/Completed Operations Deductible Discount Factors – Property Damage

12. Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage – Per Claim

Use Table 15.E.6 for Products/Completed Operations Deductible Discount Factors – Bodily Injury And Property Damage

Rule 16. ADDITIONAL INTERESTS**B. Additional Charge**

2. **CG2029** Additional Insured – Grantor Of Franchise. The premium for this coverage is a flat charge of \$35.
3. **CG2034** Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

FOR MANUFACTURERS AND CONTRACTOR-TYPE RISKS**Total Payroll****Flat Charge**

up to 25,000

\$ 25

25,001 to 350,000

\$ 75

350,001 to 1,000,000

\$150

over 1,000,000

\$200

FOR ALL OTHERS**Flat Charge**

\$35

CG2028 Additional Insured – Lessor Of Leased Equipment. The premium for this coverage is a flat charge of \$35.

4. **CG2010** Additional Insured – Owners Lessees Or Contractors Scheduled Person Or Organization. The premium for this coverage is a flat charge of \$50.
5. **CG2011** Additional Insured – Managers Or Lessors Of Premises. The premium for this coverage is a flat charge of \$35.
6. **CG2015** Additional Insured – Vendors. The premium for this coverage is 1% of the gross receipts for the insured's products sold by the vendor subject to a minimum of \$35 and a maximum premium cap of \$250.
7. **CG2026** Additional Insured – Designated Person Or Organization. The premium for this coverage is a flat charge of \$35.
8. **CG2032** Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured. The premium for this coverage is a flat charge of \$100.
9. **CG2033** Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required in Construction Agreement With You. The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
up to 25,000	\$ 25
25,001 to 50,000	\$ 50
50,001 to 150,000	\$ 75
150,001 to 300,000	\$100
300,001 to 500,000	\$125
500,001 to 700,000	\$150
700,001 to 1,000,000	\$200
over 1,000,000	\$250

- 10. CG2037** Additional Insured – Owners, Lessees Or Contractors – Completed Operations. The premium for this coverage Charge is based on the following table:

<u>Gross Receipts of Contractor</u>	<u>Flat Charge</u>
\$0 - 999,999	\$100
\$1,000,000 - 2,999,999	\$150
\$3,000,000 - 4,999,999	\$250
\$5,000,000 - 7,999,999	\$350
\$8,000,000 - 10,000,000	\$450
\$10,000,000 and over	\$500

- 11. CG2038** Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required in Written Construction Agreement. The premium for this coverage is the flat charge for the applicable payroll shown below:

<u>Total Payroll</u>	<u>Flat Charge</u>
Up to \$150,000.....	\$150
\$150,001 to \$300,000.....	\$200
\$300,001 to \$500,000.....	\$260
\$500,001 to \$750,000.....	\$320
\$750,001 to \$1,000,000.....	\$380
\$1,000,001 to \$1,500,000.....	\$500
\$1,500,001 to \$2,000,000.....	\$600
\$2,000,001 to \$3,000,000.....	\$750
\$3,000,001 to \$5,000,000.....	\$1,000
Over \$5,000,000.....	\$1,250

Rule 23. COMPANY RATES OR ISO LOSS COSTS

D. Increased Limits

2. The following procedure shall be used in determining the additional charge for an increased medical payments limit:
 - a. Determine the appropriate basic limit classification rate for Premises/Operations.
 - b. Calculate the additional medical payments charge for each classification as the product of the number of units of exposure for the class, the basic limits Premises/Operations classification rate and the factor shown below.
3. Factors to increase medical payments are found in the following table:

<u>Limits</u>	<u>Factor</u>
\$10,000	.05
\$25,000	.15
\$50,000	.25

Damage To Premises Rented To You:

Use a factor of .08 per \$100 of increase over base limit.

Rule 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS**A. Additional Optional Endorsements** is amended to include:

No premium charge will be made for these endorsements unless specifically noted under Rule 36. C. Exclusion Endorsements.

C. Exclusion Endorsements

5. **CG2136** Exclusion – New Entities. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
6. **CG2137** Exclusion – Employees and Volunteer Workers As Insureds. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
7. **CG2138** Exclusion – Personal and Advertising Injury. The premium reduction to add this exclusion is 4% of the Premises Operations premium for Personal Injury and 1% of the Premises Operations premium for Advertising Injury.
8. **CG2139** Contractual Liability Limitation. The premium reduction to add this exclusion is 1% of the Premises Operations premium.
9. **CG2142** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations) and **CG2143** Exclusion – Explosion, Collapse And Underground Property Damage Hazard (Specified Operations Excepted). The premium reduction to add either of these exclusions is the percentage of the Premises Operations premium for the applicable class shown below:

<u>Classes with XCU Exposures</u>	<u>Applicable Credit to Delete</u>	
	<u>XC</u>	<u>U</u>
91507 Clay or Shale Digging	15%	-----
91577 Conduit Construction for Cable or Wire	15%	10%
11201 Contractors Equipment rented w/operator	-----	15%
11205 Contractors Earth Moving Equipment rental	15%	15%
11207 Contractors Equipment NOC w/operator	-----	10%
92446 Electric Light or Power Line Construction	15%	10%
94007 Excavation	15%	15%
95310 Gas Mains or Connections Construction	15%	15%
95410 Grading of Land	10%	5%
97047 Landscape Gardening	10%	5%
98003 Mining – Surface	5%	-----
98423 Pipeline Construction - Gas	15%	10%
98424 Pipeline Construction – NOC	15%	10%
98325 Pipeline Construction – Oil	15%	10%
98326 Pipeline Construction – Slurry, Non Flammable	15%	10%
98482 Plumbing – Commercial or Industrial	-----	3%
98483 Plumbing – Residential and Domestic	-----	3%
98555 Quarries	5%	-----
98710 Sand or Gravel Digging	5%	-----
98805 Septic Tank Systems – Cleaning	-----	12%
98806 Septic Tank Systems – Install, Service, Repair	-----	12%
98820 Sewer Mains or Connections Construction	15%	10%
99163 Steam Mains or Connections Construction	15%	10%
99315 Street or Road Construction or Reconstruction	20%	5%
99321 Street or Road Paving, Re-paving, or Scraping	8%	4%
99507 Swimming Pools – Install, Service Repair	8%	8%
99613 Telephone, Telegraph, Cable TV Line Construction	15%	10%
99943 Water Companies	-----	3%
99946 Water Mains or Connections Construction	15%	10%
99969 Welding or Cutting	5%	-----

11. CG2145 Exclusion – Damage To Premises Rented To You. The premium reduction to add this exclusion is 1% of the Premises Operations premium.

Rule 36 C. Exclusion Endorsements are amended to add the following:

Exclusion – Coverage C – Medical Payments

Attach form **CG2135** Exclusion – Coverage C - Medical Payments. The premium reduction to add this exclusion is 5% of the Premises Operations premium when the policy excludes medical payments for all classes.

Exclusion – Lead Contamination

Attach mandatory form **CGHG06** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal General Liability policies.

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG21** Asbestos Exclusion Endorsement to all new and renewal General Liability policies.

Tobacco Health Hazard Exclusion

Attach mandatory form **CGHG31** Tobacco Health Hazard Exclusion Endorsement to all new and renewal General Liability Policies.

E. Coverage Amendment Endorsements

9. CG0437 Electronic Data Liability Endorsement. The premium for this coverage is the flat charge for the applicable limit shown below:

<u>Limit</u>	<u>Flat Charge</u>
\$ 5,000	\$ 25
\$ 10,000	\$ 50
\$ 25,000	\$125
\$ 50,000	\$225
\$100,000	\$450

F. Amendment Of Limits Endorsements

2. CG2503 Designated Construction Project(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

3. CG2504 Designated Location(s) General Aggregate Limit. The premium for this coverage is the percentage of the Premises Operations premium for the applicable General Aggregate Limit shown below:

<u>General Aggregate Limit</u>	<u>Charge</u>
\$ 500,000	.3%
\$1,000,000	.5%
\$2,000,000	1.0%
\$3,000,000	1.25%

Rule 43. EMPLOYEE BENEFITS LIABILITY COVERAGE is deleted and replaced with the following:

- A. Description:** Provides protection on an occurrence basis against damages due to claims caused by the negligent administration of employee benefits.
- B. Deductible:** \$1,000 per claim.
- C. Form:** **CGHG08** Employee Benefits Liability Coverage Part

D. Limits Available: \$500,000/\$500,000 and \$1,000,000/\$1,000,000

E. Rates and Minimum Premium:

Rates		
	\$500,000/\$500,000	\$1,000,000/\$1,000,000
Each Person	.25	.30
Minimum Premium		
Number of Employees	\$500,000/\$500,000 per claim/aggregate	\$1,000,000/\$1,000,000 per claim/aggregate
Up to 250	\$100	\$125
Over 250	\$125	\$150

Use Class Code 92100

Rule 45. LIQUOR LIABILITY COVERAGE

C. Company Rates

#58161 Restaurants & Hotels including package sales

Base Loss Cost Per Thousand (Alcohol Receipts): 5.80

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#59211 Grocery Stores (including Convenience Stores), Package Stores and other retail establishments selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Alcohol Receipts): 2.20

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$125 x Increased Limits Factor (Table C) x Loss Cost Multiplier

#58165 Restaurants – Bring Your Own Alcohol only – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#58166 All Other Bring Your Own Alcohol Establishments – permitting any person to bring any alcoholic beverage on their premises, for consumption on their premises

#50911 Liquor Liability - Wholesalers and Distributors selling alcoholic beverages for consumption off premises

#50911 Liquor Liability - Manufacturers selling alcoholic beverages for consumption off premises

Base Loss Cost Per Thousand (Receipts): .125

Rating Formula: Loss Cost x Increased Limits Factor (Table C) x Loss Cost Multiplier, subject to a minimum premium.

Minimum Premium Formula: \$50 x Increased Limits Factor (Table C) x Loss Cost Multiplier

Rule 46. OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE

C. Company Rates And Minimum Premiums

<u>Classification Code</u>	<u>\$100,000/\$200,000</u>
17982	.31

Rule 46. Owners And Contractors Protective Liability is amended to add the following:

Asbestos Exclusion Endorsement

Attach mandatory form **CGHG22** Asbestos Exclusion Endorsement to all new and renewal Owners and Contractors Protective Liability policies.

Exclusion – Lead Contamination

Attach mandatory form **CGHG35** Exclusion – Lead Contamination. This endorsement excludes any occurrences that result in bodily injury or property damage arising from lead paint or lead contamination. Attach to all new and renewal Owners and Contractors Protective Liability policies.

Rule 47. Pollution Liability Coverage**4.b. Limited Pollution Liability Extension Endorsement CG2415** is amended to include:

The premium Charge for a Limited Pollution Liability Extension Aggregate Limit is as follows:

<u>GL Premium</u>		<u>\$100,000 Limit</u>	<u>\$300,000 Limit</u>
		<u>Flat Charge</u>	<u>Flat Charge</u>
\$0 to	\$25,000.....	\$ 250	\$ 500
\$25,001 to	\$100,000.....	\$ 500	\$ 1,000
\$100,001 to	\$250,000.....	\$ 1,000	\$ 2,000
Over	\$250,000.....	\$ 1,250	\$ 2,500

The following endorsements may be attached to the General Liability Policy on either a mandatory or optional basis. Rates, Rules and Endorsements available are as follows:

Funeral Directors Or Morticians Professional Liability

A. Description: Provides professional liability for Morticians & Funeral Directors.

B. Form: **CGHG03** Funeral Directors Professional Liability

C. Limits and Premiums:

Coverage:	<u>Limits Of Liability</u>		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Use Class Code 72610

Directors & Officers Liability For Non-Profit Organizations

A. Description: This endorsement provides protection on a claims-made basis for sums the insured becomes legally obligated to pay as damages because of wrongful acts, errors, omissions or breaches of duty of the directors or officers occurring while they are acting within their capacity as such. Defense costs are included within the limits of insurance. Use Class Code 73145.

B. Eligibility: Non-profit organizations that do not compensate their directors or corporate officers for time and effort expended in fulfilling their duties as corporate officers or directors.

C. Forms: **CGHG09** Directors & Officers Liability For Non-Profit Organizations Coverage Form, **CGHG10** Supplemental Extended Reporting Period Endorsement Declarations, **CGHG12** Condominium Associations

D. Limits and Premiums:

Condominium or Homeowner Associations (Rating Basis: Per Unit)

<u># Units</u>	<u>Base Loss Cost</u>
0-15	\$5.00
16-30	\$3.00
31-40	\$2.00
41-50	\$1.75
51-above	\$1.60

A base annual limit of insurance of \$300,000 applies. This limit may be increased. Optional higher limits of \$500,000 and \$1,000,000 are available. For the applicable increased limits apply the factor below.

Policy Limit (000's)	Factor	Minimum Premium
\$ 300	1.000	\$150
\$ 500	1.513	\$200
\$ 1,000	2.441	\$250

Additional Charge for Commercial Occupancy in Condominiums:

<u>% Of Occupancy</u>	<u>Supplemental Charge (% of Premium Developed Above)</u>
1% - 5%	5.0%
6% - 10%	7.5%
11% - 20%	10.0%
over 20%	Refer to Company

Supplemental Extended Reporting Period Endorsement:

200% of the annual premium

Professional Counseling For Religious Institutions

- A. Description:** Provides coverage for dollar amounts that an insured religious institution or member of the clergy officially appointed or employed by that institution becomes legally obligated to pay as damages arising out of advice or guidance given by the cleric to another person.
- B. Eligibility:** Members of the clergy officially appointed or employed by an insured religious organization.
- C. Form:** **CGHG14** Professional Counseling For Religious Institutions
- D. Limits and Premiums:**

Liability Limit	Rates		
Each Loss/Aggregate	1 st Cleric	Each Add'l Cleric	Minimum Premium
\$ 25,000/\$50,000	\$20	\$10	\$25
\$ 50,000/\$100,000	\$27	\$13	\$33
\$ 100,000/\$200,000	\$35	\$18	\$44
\$ 250,000/\$500,000	\$45	\$23	\$57
\$ 300,000/\$600,000	\$52	\$26	\$65
\$ 500,000/\$1,000,000	\$63	\$32	\$79
\$1,000,000/\$1,000,000	\$78	\$40	\$98

Use Class Code 72990**Contractors – Extended Broad Form Endorsement For Real Property Damage**

- A. Description:** The Commercial General Liability Coverage Form is extended to provide property damage for that particular part of real property on which a named insured contractor is performing operations if the property damage arises out of those operations. Coverage also applies to contractors or subcontractors working directly or indirectly on behalf of the named insured.
- B. Eligibility:** All acceptable contractor policies providing Commercial General Liability Coverage.
- C. Deductible:** \$1,000 per claim.
- D. Form:** **CGHG15** Contractors – Extended Broad Form Endorsement For Real Property Damage
- E. Limits Available:** \$10,000 per occurrence / \$50,000 aggregate
- F. Premium:** 1% of premises operations premium or \$50, whichever is greater.

Cemetery Liability Coverage

- A. Description:** Provides Cemetery Liability Coverage by amending two exclusions and the definition of bodily injury.
- B. Eligibility:** All commercial and not-for-profit cemetery operations.

C. Form: CGHG16 Cemetery Liability Coverage**D. Limits and Premiums:**

	Limits Of Liability		
Coverage:	\$300,000	\$500,000	\$1,000,000
Flat Charge Per Location for 0-150 Funerals	\$70	\$110	\$150
Each Burial over 150	\$1.00	\$1.00	\$1.00

Note: For a cemetery operated by a church or other non-profit insured, apply a factor of .5 to the premium calculated from the above table.

Public Space Rental Endorsement

A. Description: This endorsement is added to liability policies that are covering the use of public space by permit.

B. Form: CGHG23 Public Space Rental Endorsement

Additional Insured – Homeowners Associations

A. Description: This endorsement amends Who Is An Insured under the Commercial General Liability Coverage Part to include each individual homeowner.

B. Eligibility: All commercial Homeowners Association Policies

C. Form: CGHG24 Additional Insured – Homeowners Associations

Liability Additional Coverage Endorsement

A. Description: This endorsement amends coverages provided in the Commercial General Liability Coverage Part by adding and/or increasing limits or amending coverage wording.

B. Eligibility: This form is mandatory for all policies providing Commercial General Liability Coverage.

C. Form: CGHG29 Liability Additional Coverage Endorsement

Hired Auto and Non-Owned Auto Liability

A. Description: This endorsement permits the inclusion of coverage for Hired Auto and Non-Owned Liability Coverage on a general liability policy.

B. Eligibility: Hired & Non-Owned Auto Liability Coverage can be added by endorsement to policies insured under the Commercial General Liability Coverage Form – Occurrence only, provided the insured does not have a commercial auto policy providing this coverage.

C. Basic Limits: \$100,000 Bodily Injury and Property Damage Combined

D. Maximum Limits: \$1,000,000 Bodily Injury and Property Damage Combined

E. Form: GLHM02 Hired Auto and Non-Owned Auto Liability

F. Premium:

<u>Coverage</u>	<u>Limits</u>	<u>Final Rates</u>
Hired Auto:	\$300,000/\$300,000	\$ 75
	\$500,000/\$500,000	\$ 82
	\$1,000,000/\$1,000,000	\$ 93
Non-Owned:	\$300,000/\$300,000	\$ 72
	\$500,000/\$500,000	\$ 79
	\$1,000,000/\$1,000,000	\$ 89
Delivery exposure: apply a factor of 1.20		
Service Risk: apply a factor of 2.75		

Pool “Pop-Up” Endorsement

A. Description: The Commercial General Liability Coverage Form is extended to provide property damage to swimming pools damaged by "pop-up".

B. Eligibility: This form is optional for all policies providing Commercial General Liability Coverage.

C. Deductibles: \$1,000 per occurrence.

- D. Form:** CGHG34 Pool “Pop Up” Endorsement
- E. Limits:** \$25,000 per occurrence / \$50,000 aggregate
- F. Premium:** None.

Assault and Battery Exclusion

- A. Description:** This endorsement is optional for all classes of risk that are eligible under the General Liability division. This endorsement excludes coverage for BI or PD arising from Assault and Battery.
- B. Form:** CGHG38 Assault And Battery Exclusion

Knowledge of Occurrence, Claim, Suit Or Loss

- A. Description:** This optional endorsement amends the requirements for reporting and sending claim or “suit” information to us.
- B. Form:** CGHG39 Knowledge of Occurrence, Claim, Suit Or Loss

Unintentional Failure to Disclose Hazards

- A. Description:** This optional endorsement amends the Representations Condition regarding unintentional failure to disclose hazards.
- B. Form:** CGHG40 Unintentional Failure to Disclose Hazards

Employment Practices Liability Insurance Coverage Endorsement

- A. Description:** This optional endorsement provides coverage for liability arising out of claims for wrongful acts committed against an employee because of an employment-related offense, including third party coverage, as well as a duty to defend. Coverage is available at a \$100,000, \$200,000 or \$300,000 each claim/aggregate limit and a \$5,000 deductible. New business policies where the liability premium exceeds \$14,000 are not eligible for this coverage. Limits over \$100,000 require a special acceptance from the reinsurer.
- B. Form:** CGHG80 Employment Practices Liability Insurance Coverage Endorsement
- C. Premium:** Use the Liability premium x the factor in the following chart to determine the premium. A Minimum Premium of \$50 applies to this coverage in addition to any other policy minimum premium.

Limit	Factor
\$100,000	0.182
\$200,000	0.256
\$300,000	0.306

Supplemental Extended Reporting Period Endorsement

- A. Description:** This endorsement is an optional endorsement to provide a supplemental extended reporting period for Employment Practices Liability Insurance coverage. It must be requested in writing within 30 days after the end of the policy period. The extended reporting period can be added for 12 months, 36 months or an unlimited period.
- B. Form:** CGHG90 Supplemental Extended Reporting Period Endorsement
- C. Premium:** Use the Employment Practices Liability premium x the factor in the following chart to determine the premium for the extended reporting period.

# of Years in Program	Twelve (12) Months	Thirty-six (36) Months	Unlimited
1	0.60	1.05	2.0
2	0.90	1.50	2.0
3+	1.05	1.65	2.0

Prior Acts Coverage Endorsement

- A. Description:** This endorsement is an optional endorsement that can be used to extend the coverage provided by Employment Practices Liability to provide coverage for prior acts.
- B. Form:** **CGHG92** Prior Acts Coverage Endorsement

Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization

- A. Description:** This form increases the number of days' advance notice required for cancellation (other than nonpayment of premium) and provides a copy of the notice to the person or organization shown in the schedule.
- B. Form:** **ILHG06** Earlier Notice Of Cancellation Provided By Us – Scheduled Person Or Organization
- C. Premium:** No Premium Charge.

Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)

- A. Description:** This optional endorsement adds Cyber Liability coverage with a \$100,000 limit for each claim and each first party insured event with a \$100,000 aggregate limit.
- B. Form:** **ILHG07** Cyber Liability Endorsement Claims-Made And Reported Coverage (Defense Costs and Legal Expenses Are Paid Within The Limits of Liability)
- C. Premium:** The premium for this coverage will be 6% of the liability premium.

Supplemental Extended Reporting Period Endorsement (For Cyber Liability)

- A. Description:** This optional endorsement provides a supplemental extended reporting period for Cyber Liability Insurance coverage. It must be requested within 60 days after the end of the policy period. The extended reporting period can be added for 12 months or 36 months.
- B. Form:** **ILHG08** Supplemental Extended Reporting Period Endorsement (For Cyber Liability)
- C. Premium:** The charge for 12 months is 100% of the annual Cyber Liability premium. The charge for 36 months is 200% of the annual Cyber Liability premium.

Two or More Coverage Forms or Policies Issued By Us

- A. Description:** This optional endorsement is added when there are two or more coverage forms or policies issued by us for the same named insured. This endorsement will prevent stacking of limits.
- B. Form:** **ILHG14** Two Or More Coverage Forms or Policies Issued By Us
- C. Premium:** No Premium Charge.

State:	District of Columbia	First Filing Company:	Harford Mutual Insurance Co., ...
TOI/Sub-TOI:	05.2 CMP Liability Portion Only/05.2000 CMP Sub-TOI Combinations		
Product Name:	CMP Liability		
Project Name/Number:	EPLI Coverage Filing/111716-3 & 4		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	
Attachment(s):	Actuarial Certification - EPLI Coverage Filing 2016.rtf.pdf
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Comments:	
Attachment(s):	CMP GL - DC 5 yr Loss Ratio Analysis.pdf
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Comments:	
Attachment(s):	CMP GL - DC 5 yr Loss Ratio Analysis.pdf
Item Status:	
Status Date:	

Actuarial Certification Form

Rate/Loss Cost Certification Form for Use with File and Use Filings

Certification of

Harford Mutual Insurance Company/Firstline National Insurance Company

Name of Insurance Company/Organization

Filing being certified: Employment Practices Liability Coverage Filing

Proposed effective date: 04/01/2017

I, being a qualified actuary, certify that appropriate consideration has been given in this filing. For the purpose of this certification, a qualified actuary is defined as [1] a member in good standing of the American Academy of Actuaries, [2] a fellow or associate of the Casualty Actuarial Society, or [3] an individual who has both the educational background necessary for the practice of actuarial science and at least four years of property and casualty actuarial experience.

I am a qualified actuary in accordance with [1] ☐, [2] ☐, or [3] ☒ above.

It is understood that the Insurance Department will rely on this certification and, should it be determined that the rates, loss costs, and/or supplementary rate information submitted in this filing do not comply with the provisions of the law or that this certification is materially false or incorrect, appropriate corrective and/or disciplinary action, as authorized by law, will be taken by the Insurance Department.

Name of qualified actuary: Scott Shannon

Title of qualified actuary: Director of Underwriting - CBS

Signature of qualified actuary: 

Date: 11/10/2016

Telephone number: 443-640-2220

E-mail address: sshannon@hm1842.com

CMP General Liability
District of Columbia 5 Year Premium and Loss Ratio Analysis

	Year	Direct Earned Premium	Direct Written Premium	Direct Losses Paid	Direct ALAE Paid	Direct Case and ALAE Loss Ratio
Firstline National Insurance Company	2015	710,364	899,665	5,696		0.80 %
	2014	298,142	302,380	1,383		0.46 %
	2013	455,091	476,353	83,305	120,220	44.72 %
	2012	390,698	350,181	462,063	6,284	119.87 %
	2011	300,791	386,572	211,221	39,932	83.50 %
Firstline National Insurance Company Total		2,155,086	2,415,151	763,668	166,436	43.16%
Harford Mutual Insurance Company	2015	2,294,718	2,401,585	35,374	1,381	22.16 %
	2014	2,263,319	2,273,453	245,826	44,480	21.65 %
	2013	1,938,678	2,146,724	43,130	35,436	10.58 %
	2012	1,827,947	1,896,478	94,368	43,903	20.23 %
	2011	1,795,260	1,814,684	499,054	142,215	42.40 %
Harford Mutual Insurance Company Total		10,119,922	10,532,924	917,752	267,416	23.07%
Grand Total		12,275,008	12,948,075	1,681,420	433,852	26.60%

Countrywide 5 Year Premium and Loss Ratio Analysis

	Year	Direct Earned Premium	Direct Written Premium	Direct Losses Paid	Direct ALAE Paid	Direct Case and ALAE Loss Ratio
Firstline National Insurance Company	2015	11,512,018	12,482,208	821,000	68,126	45.27 %
	2014	9,283,424	9,744,786	1,023,022	439,568	65.75 %
	2013	8,352,710	8,896,851	2,430,224	665,174	65.08 %
	2012	7,303,625	7,597,507	2,137,949	434,430	38.90 %
	2011	6,508,665	6,768,341	2,441,459	878,339	58.58 %
Firstline National Insurance Company Total		42,960,442	45,489,693	8,853,654	2,485,637	54.48 %
Harford Mutual Insurance Company	2015	13,177,710	13,793,876	669,453	84,116	52.82 %
	2014	12,117,017	12,675,967	1,401,011	402,193	38.87 %
	2013	10,194,532	11,219,873	1,386,375	272,642	31.34 %
	2012	8,844,540	9,430,511	1,887,394	407,160	42.78 %
	2011	8,381,418	8,396,777	4,137,594	738,066	64.61 %
Harford Mutual Insurance Company Total		52,715,217	55,517,004	9,481,827	1,904,178	45.65 %
Grand Total		95,675,659	101,006,697	18,335,481	4,389,815	49.61 %

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